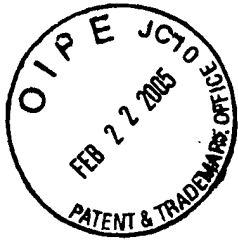


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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No. : HOLCORP.005A
Applicant(s) : Michael A. Wilkman
For : UNIVERSAL TRANSACTION MANAGER
AGENT, SYSTEMS, AND METHODS
Attorney : Aaron D. Barker
"Express Mail"
Mailing Label No. : EV 309071529 US
Date of Deposit : February 22, 2005

I hereby certify that the accompanying

Transmittal letter; Amendment and Response to Office Action in 7 pages;
Information Disclosure Statement and PTO/SB/08 equivalent listing 11 references
and enclosing 1 reference; Check for Filing Fee; Return Prepaid Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Bonnie Gardner
Bonnie Gardner

EXPRESSP

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022205

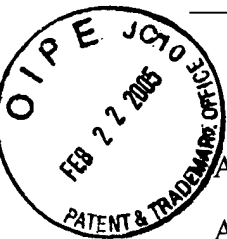
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Los Angeles
310-551-3450

Riverside
951-781-9231

San Luis Obispo
805-547-5580

Please Direct All Correspondence to Customer Number **20995****AMENDMENT / RESPONSE TRANSMITTAL**

Applicant : Michael A. Wilkman
 App. No : 09/909,194
 Filed : July 19, 2001
 For : UNIVERSAL TRANSACTION
 MANAGER AGENT, SYSTEMS AND
 METHODS
 Examiner : John L. Young
 Art Unit : 3622

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and are addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

February 22, 2005

(Date)

Aaron D. Barker, Reg. No. 51,432

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing in the above-identified application are the following enclosures:

- (X) Amendment and Response to Office Action in 7 pages.
- (X) An Information Disclosure Statement and PTO/SB/08 equivalent listing 11 references for consideration:
 - (X) Enclosing 1 reference.
- (X) The present application qualifies for small entity status under 37 C.F.R. § 1.27.

The fee has been calculated as shown below:

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Total Claims	23 - 20 = 3	2202 (\$25)	3 x 25 =	\$75
Independent Claims	4 - 3 = 1	2201 (\$100)	1 x 100 =	\$100
			TOTAL FEE DUE	\$175

- (X) A check in the amount of \$175 is enclosed.
- (X) Return prepaid postcard.

Docket No.: HOLCORP.005A

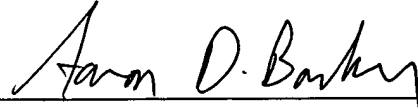
February 22, 2005

App. No.: 09/909,194

Page 2 of 2

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- (X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.



Aaron D. Barker

Registration No. 51,432

Attorney of Record

Customer No. 20,995

(949) 760-0404